

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	ZBIGNIEW MALKINSKI	§	Case No.: 09-29215
	KRYSTYNA MALKINSKI	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2009.
- 2) This case was confirmed on 09/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/28/2009, 10/26/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2011.
- 5) The case was dismissed on 03/07/2011.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 22
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 52,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 30,800.00
Less amount refunded to debtor	\$ 754.26
NET RECEIPTS	\$ 30,045.74

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,200.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,898.41
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,098.41**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NATIONAL CITY MORTGA	SECURED	22,221.00	22,133.18	.00	.00	.00
TOYOTA MOTOR CREDIT	SECURED	9,009.00	.00	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	252,184.00	250,070.03	.00	.00	.00
AMEX	UNSECURED	11,128.00	NA	NA	.00	.00
AMEX	UNSECURED	8,928.00	NA	NA	.00	.00
AMEX	UNSECURED	4,423.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	10,592.00	8,966.06	8,966.06	1,000.51	.00
AMERICAN EXPRESS	UNSECURED	11,343.00	10,913.81	10,913.81	1,217.86	.00
NATIONAL CAPITAL MGM	UNSECURED	38,503.00	38,503.24	38,503.24	4,296.52	.00
CR EVERGREEN LLC	UNSECURED	24,373.00	25,081.12	25,081.12	2,798.77	.00
PRA RECEIVABLES MANA	UNSECURED	8,009.00	8,009.41	8,009.41	897.54	.00
ECAST SETTLEMENT COR	UNSECURED	1,944.00	1,882.22	1,882.22	202.82	.00
CHASE BANK USA	UNSECURED	1,022.00	1,022.11	1,022.11	110.14	.00
PORTFOLIO RECOVERY A	UNSECURED	4,557.00	4,557.48	4,557.48	508.56	.00
DISCOVER FINANCIAL S	UNSECURED	10,584.00	10,584.22	10,584.22	1,181.08	.00
PRA RECEIVABLES MANA	UNSECURED	2,121.00	2,196.75	2,196.75	236.71	.00
CR EVERGREEN LLC	UNSECURED	1,512.00	1,512.59	1,512.59	163.00	.00
PORTFOLIO RECOVERY A	UNSECURED	2,371.00	2,371.53	2,371.53	255.56	.00
PORTFOLIO RECOVERY A	UNSECURED	288.00	288.54	288.54	31.09	.00
PORTFOLIO RECOVERY A	UNSECURED	1,835.00	1,835.94	1,835.94	197.84	.00
PORTFOLIO RECOVERY A	UNSECURED	1,531.00	1,531.69	1,531.69	165.06	.00
PORTFOLIO RECOVERY A	UNSECURED	4,422.00	4,422.99	4,422.99	493.55	.00
PORTFOLIO RECOVERY A	UNSECURED	3,329.00	3,329.09	3,329.09	358.72	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HARRIS BANK NA	OTHER	.00	NA	NA	.00	.00
HSBC BANK NEVADA	UNSECURED	3,488.00	3,516.93	3,516.93	378.98	.00
HSBC BANK NEVADA	UNSECURED	1,590.00	1,589.67	1,589.67	171.30	.00
HSBC/MENARDS	UNSECURED	4,297.00	NA	NA	.00	.00
HSBC BANK NEVADA	UNSECURED	2,367.00	2,401.94	2,401.94	258.83	.00
CHASE BANK	UNSECURED	694.00	694.51	694.51	77.51	.00
DEPT STORES NATL BK/	UNSECURED	372.00	371.94	371.94	32.21	.00
NAVISTAR FINANCIAL	UNSECURED	.00	9,412.41	9,412.41	909.65	.00
NAVISTAR FINANCIAL C	UNSECURED	.00	NA	NA	.00	.00
NORDSTROM FSB	UNSECURED	81.00	81.82	81.82	.00	.00
SLMA ED TRUST	UNSECURED	44,258.00	28,485.52	.00	.00	.00
SLMA ED TRUST	UNSECURED	17,236.00	12,013.66	.00	.00	.00
SLMA ED TRUST	UNSECURED	13,943.00	81,380.33	.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	12,053.00	.00	.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	11,794.00	.00	.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	9,278.00	.00	.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	7,039.00	.00	.00	.00	.00
SALLIE MAE SERVICING	UNSECURED	5,016.00	.00	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	7,970.00	7,870.28	7,870.28	882.04	.00
PRA RECEIVABLES MANA	UNSECURED	7,556.00	7,472.51	7,472.51	837.46	.00
PORTFOLIO RECOVERY A	UNSECURED	5,968.00	5,759.66	5,759.66	642.70	.00
MIDWEST UTILITY INC	UNSECURED	.00	10,234.00	10,234.00	1,141.99	.00
CANDICA LLC	UNSECURED	10,522.00	1,601.00	10,833.12	1,208.85	.00
CITIBANK/HOME DEPOT	UNSECURED	4,844.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	5,119.00	4,954.01	.00	.00	.00
WELLS FARGO FINANCIA	UNSECURED	4,008.00	4,047.90	4,047.90	438.72	.00
KATARZYNA MALKINSKI	OTHER	.00	NA	NA	.00	.00
NATIONAL CITY MORTGA	SECURED	.00	225.38	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	.00	3,179.27	3,774.27	3,774.27	.00
JPMORGAN CHASE BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO	SECURED	.00	4,047.90	2,000.00	760.00	.00
IL DEPT OF EMPLOYMEN	UNSECURED	2,038.60	1,654.40	1,654.40	539.21	.00
STATE FARM INSURANCE	UNSECURED	2,548.00	2,547.46	2,547.46	274.53	.00
IL DEPT OF EMPLOYMEN	PRIORITY	NA	.00	.00	496.25	.00
IL DEPT OF EMPLOYMEN	SECURED	NA	1,847.35	.00	.00	.00
IL DEPT OF EMPLOYMEN	PRIORITY	NA	27.53	27.53	.00	.00
CHICAGO HOUSING AUTH	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,774.27	3,774.27	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>2,000.00</u>	<u>760.00</u>	<u>.00</u>
TOTAL SECURED:	5,774.27	4,534.27	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>27.53</u>	<u>496.25</u>	<u>.00</u>
TOTAL PRIORITY:	27.53	496.25	.00
GENERAL UNSECURED PAYMENTS:	195,497.34	21,909.31	.00

Disbursements:

Expenses of Administration	\$ 4,098.41	
Disbursements to Creditors	\$ 25,947.33	
TOTAL DISBURSEMENTS:		\$ 30,045.74

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.